



Order Filed on April 12, 2018
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

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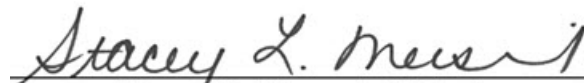
**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re:	Chapter 13
Fabricia DeMelo,	Case No. 18-11555 (SLM)
Debtor.	

**ORDER APPROVING DEBTOR'S PARTICIPATION IN LOSS MITIGATION
PROGRAM TO ALLOW HER TO NEGOTIATE LOAN MODIFICATION WITH
BAYVIEW LOAN SERVICING, LLC, ON HER PROPERTY LOCATED AT 17 OXFORD
STREET, MONTCLAIR, NEW JERSEY**

The relief set forth on the following page is hereby **ORDERED**.

DATED: April 12, 2018


Honorable Stacey L. Meisel
United States Bankruptcy Judge

THIS MATTER having been brought to the Court upon the motion of the Debtor, Fabricia DeMelo, by and through their counsel, M. Cabrera & Associates, P.C., seeking a Court Order to approve the Debtor's participation in the Loss Mitigation Program and allow her to engage in loan modification negotiations with Bayview Loan Servicing, LLC to modify the existing loan on her real property located at 17 Oxford Street, Montclair, New Jersey 07112; and the Debtor having provided due and sufficient notice of the Motion, and no additional notice of the Motion being necessary under the present circumstances, and there being no opposition to the requested relief; and after the Court having considered all the papers submitted and the arguments of counsel, if any:

IT IS hereby ORDERED as follows:

1. The Debtor and Bayview Loan Servicing shall participate in the Loss Mitigation Program with regard to loan number xx8720, in good faith, with the purpose of attempting to modify the Debtor's existing mortgage, held by Bayview Loan Servicing, on the property located at 17 Oxford Street, Montclair, New Jersey;
2. The parties shall submit all documents and communicate through the DMM portal;
3. The initial time period for the parties to negotiate the loan modification shall be six months;
4. During the Loss Mitigation period, the Debtor shall make adequate protection payments to Bayview Loan Servicing in the amount of \$3,600 per month as required under the Loss Mitigation Program.